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Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

John F. LaVoy

Susan I. Finkelstein

Case No. 11-16653-mdc
Chapter 13

Debtors

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: PaulP Page 1 of 2 Date Rcvd: Sep 16, 2016 Form ID: 138NEW Total Noticed: 36

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 18, 2016.
                  +John F. LaVoy, Susan I. Fir Philadelphia, PA 19143-3310
db/jdb
                                       Susan I. Finkelstein,
                                                                    941 S. St. Bernard Place,
                  +THE BANK OF NEW YORK MELLON,
                                                         14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr
                 +The Bank of New Mellon, 14841 Dallas Pkwy, Suite 300, ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
                                                                                             Dallas, Tx 75254-7883
12532342
                  (address filed with court: FIA CARD SERVICES, N.A.,
                                                                                     PO Box 15102,
                     Wilmington, DE 19886-5102)
12527589
                  +Bac Home Loans Servicing,
                                                     450 American St,
                                                                            Simi Valley, CA 93065-6285
                  +Bank of America, N.A., Bankruptcy Department, Mail Stop TX2-982-03-03, 7105 Corporate Drive, Plano, TX 75024-4100
+Bank of America, N.A., c/o Ann E. Swartz, Esquire, 701 Market Street, Suite 5000,
12602475
12590955
                    Philadelphia, PA 19106-1541
                  +Chase, Po Box 15298, Wilmington, DE 19850-5298
Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
+PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
12527591
12565632
12538068
                  +Pnc Bank, 1 Financial Pkwy, Kalamazoo, MI 49009-8002
+Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
12527594
13407941
12527595
                  +Thd/Cbna,
                                Po Box 6497, Sioux Falls, SD 57117-6497
12836423
                  +The Bank of New York Mellon, c/o Andrew F. Gornall, Esq,
                                                                                              KML Law Group, P.C.,
                   701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
U.S. Department of Education, Payment Center, PO 806 530260,
                  +UNIVERSITY OF PENNSYLVANIA SMALL ANIMAL HOSPITAL, c/o EDWARD L. BERGER, ESQUIRE, GORDIN & BERGER, P.C., 1760 MARKET ST. STE. 600, PHILADELPHIA PA 19103-4199
+US Dept Of Education, Po Box 5609, Greenville, TX 75403-5609
Verizon, PO BOX 3037, Bloomington, IL 61702-3037
+Verizon Pennsylvania I, 500 Technology Dr. Weldon Spring MO 63304-2225
12583183
                                                                                                      Atlanta, GA 30353-0260
12594730
12527597
12597107
                   Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
12527598
                  +Verizon Pennsylvania I,
13101792
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: bankruptcy@phila.gov Sep 17 2016 02:08:58 City of Philadelphia,
                     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
                     Philadelphia, PA 19102-1595
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2016 02:07:37
smq
                                                                                              P.O. Box 280946,
                     Pennsylvania Department of Revenue,
                                                                  Bankruptcy Division,
                     Harrisburg, PA 17128-0946
                  +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 17 2016 02:08:41
                                                                                                             U.S. Attorney Office,
smg
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 E-mail/PDF: gecsedi@recoverycorp.com Sep 17 2016 02:03:10 GE Capital Retail Bank,
cr
                     c/o Recovery Management Systems Corporat,
                                                                          25 SE 2nd Avenue, Suite 1120,
                    Miami, FL 33131-1605
                   E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 17 2016 02:04:16
cr
                    Midland Funding LLC by American InfoSource LP as a,
                                                                                      Attn: Department 1, PO Box 4457,
                     Houston, TX 77210-4457
                  +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 17 2016 02:20:59
                     PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
                  +E-mail/PDF: rmscedi@recoverycorp.com Sep 17 2016 02:04:36
cr
                     Recovery Management Systems Corporation on behalf, 25 SE 2nd Avenue, Suite 1120,
                     Miami, FL 33131-1605
                   +E-mail/Text: g17768@att.com Sep 17 2016 02:06:55
12527588
                                                                                    At&T Credit Management, Po Box 80701,
                    Charleston, SC 29416-0701
                   E-mail/PDF: resurgentbknotifications@resurgent.com Sep 17 2016 02:04:07
12564167
                  GE Capital Retail Bank, c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221 +E-mail/PDF: gecsedi@recoverycorp.com Sep 17 2016 02:03:50 Gemb/Paypal Extras Mc,
12527593
                     Po Box 981416, El Paso, TX 79998-1416
12607863
                  +E-mail/Text: cio.bncmail@irs.gov Sep 17 2016 02:07:06
                                                                                          INTERNAL RWEVENUE SERVICE,
                    P O BOX 7346, PHILADELPHIA PA 19101-7346
                   E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 17 2016 02:04:44
13028112
                                                                                                       Midland Funding LLC,
                     by American InfoSource LP as agent,
                                                                 Attn: Department 1, PO Box 4457,
                     Houston, TX 77210-4457
                  +E-mail/Text: bknotice@ncmllc.com Sep 17 2016 02:08:27
                                                                                           National Capital Management, LLC.,
12669809
                     8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 17 2016 02:03:59
12625371
                    Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
12577025
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 17 2016 02:03:57
                     Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
12563731
                   E-mail/PDF: rmscedi@recoverycorp.com Sep 17 2016 02:04:36
                     Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
                     Miami, FL 33131-1605
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TOTAL: 16

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Form ID: 138NEW Total Noticed: 36 \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\* \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, cr\* Houston, TX 77210-4457 +National Capital Management, LLC, 8245 Tournament Dr., Suite 230, Memphis, TN 38125-1741 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386 cr\* cr\* Po Box 15298, Wilmington, DE 19850-5298
Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, 12527592\* +Chase. Midland Funding LLC, 13028740\* Houston, TX 77210-4457 12913924\* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741 13363458\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541) ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 12973244\* (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541) +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497 +UNIVERSITY OF PENNSYLVANIA SMALL ANIMAL HOSPITAL, C/O EDWARD L. BERGER, ESQUIRE, GORDIN & BERGER, P.C., 1760 MARKET ST. STE.600, PHILADELPHIA PA 19103-4199 12527596\* 12594731\* ##+Brad J. Sadek, Sadek Law Offices, 1315 Walnut Street, NONE Suite 804, Philadelphia, PA 19107-4708 ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054 12527590 12675513 ##+Sadek Law Offices, LLC, 1315 Walnut Street, Suite 804, Philadelphia, PA 19107-4708 ##+Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397 12597108 TOTALS: 0, \* 10, ## 4

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: PaulP

District/off: 0313-2

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2016 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon, et al...
agornall@kmllawgroup.com, bkgroup@kmllawgroup.com

ANN E. SWARTZ on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com, ecfmail@mwc-law.com

BRAD J. SADEK on behalf of Brad J. Sadek brad@sadeklaw.com

BRAD J. SADEK on behalf of Joint Debtor Susan I. Finkelstein brad@sadeklaw.com

BRAD J. SADEK on behalf of Debtor John F. LaVoy brad@sadeklaw.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@qmail.com

TOTAL: 7

Date Royd: Sep 16, 2016

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#### UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

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In Re: John F. LaVoy and Susan I.

Finkelstein

Debtor(s) Bankruptcy No: 11–16653–mdc

Chapter: 13

#### **NOTICE**

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

- 1. The Standing Chapter 13 Trustee has filed his final report and account.
- 2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street Suite 400 Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath Clerk of Court

Dated: 9/16/16

63 – 62 Form 138\_new